

<i>SERFF Tracking Number:</i>	<i>ZURC-125843120</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CW-CF-27795</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision</i>		
<i>Project Name/Number:</i>	<i>CW-CF-27795/</i>		

## Filing at a Glance

Companies: American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Colonial American Casualty & Surety Company, Fidelity and Deposit Company of Maryland, Zurich American Insurance Company of Illinois, Zurich American Insurance Company

Product Name: CW-CF-27795 - Commercial      SERFF Tr Num: ZURC-125843120      State: Arkansas

Property Non-Adoption of ISO Forms Revision

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Co Tr Num: CW-CF-27795

State Status: Fees verified and received

Filing Type: Form

Co Status: Not Applicable

Reviewer(s): Betty Montesi, Llyweyia Rawlins

Author: Deborah Freeman

Disposition Date: 10/08/2008

Date Submitted: 10/07/2008

Disposition Status: Filed

Effective Date Requested (New): 11/01/2008

Effective Date (New): 11/01/2008

Effective Date Requested (Renewal): 11/01/2008

Effective Date (Renewal): 11/01/2008

State Filing Description:

## General Information

Project Name: CW-CF-27795

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization: ISO

Reference Number: CF-2007-OFR07

Reference Title: Commercial Property Coverage Part Multistate

Advisory Org. Circular: LI-CF-2008-059

Revision of Forms, Rules and Loss Costs to be Implemented in Various Jurisdictions

Filing Status Changed: 10/08/2008

State Status Changed: 10/08/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

<i>SERFF Tracking Number:</i>	<i>ZURC-125843120</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CW-CF-27795</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision</i>		
<i>Project Name/Number:</i>	<i>CW-CF-27795/</i>		

We are advising that it is our intention to non-adopt the following ISO's Commercial Property Forms Revision:

CF-2007-OFR07 - Commercial Property Coverage Part Multistate Revision of Forms, Rules and Loss Costs to be Implemented in Various Jurisdictions

We request that this non-adoption filing becomes effective on November 1, 2008.

## Company and Contact

### Filing Contact Information

Deborah Freeman, Product Analyst	deborah.freeman@zurichna.com
1400 American Lane	(847) 605-4238 [Phone]
Schaumburg, IL 60196-1056	(847) 605-7768[FAX]

### Filing Company Information

American Zurich Insurance Company	CoCode: 40142	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3141762	
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American Guarantee and Liability Insurance Company	CoCode: 26247	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-6071400	
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Colonial American Casualty & Surety Company	CoCode: 34347	State of Domicile: Maryland
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 52-1096670	
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Fidelity and Deposit Company of Maryland	CoCode: 39306	State of Domicile: Maryland
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:

SERFF Tracking Number: ZURC-125843120 State: Arkansas  
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$25  
Company Tracking Number: CW-CF-27795  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision  
Project Name/Number: CW-CF-27795/

(847) 605-6000 ext. [Phone] FEIN Number: 13-3046577  
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Zurich American Insurance Company of Illinois CoCode: 27855 State of Domicile: Illinois  
1400 American Lane Group Code: 212 Company Type:  
Schaumburg, IL 60196 Group Name: State ID Number:  
(847) 605-6000 ext. [Phone] FEIN Number: 36-2781080  
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Zurich American Insurance Company CoCode: 16535 State of Domicile: New York  
1400 American Lane Group Code: 212 Company Type:  
Schaumburg, IL 60102 Group Name: State ID Number:  
(847) 605-6000 ext. [Phone] FEIN Number: 36-4233459  
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SERFF Tracking Number: ZURC-125843120 State: Arkansas

First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$25

Company Tracking Number: CW-CF-27795

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision

Project Name/Number: CW-CF-27795/

## Filing Fees

Fee Required? Yes

Fee Amount: \$25.00

Retaliatory? No

Fee Explanation: State Filing Fees Apply.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Zurich Insurance Company	\$25.00	10/07/2008	23007012
American Guarantee and Liability Insurance Company	\$0.00	10/07/2008	
Colonial American Casualty & Surety Company	\$0.00	10/07/2008	
Fidelity and Deposit Company of Maryland	\$0.00	10/07/2008	
Zurich American Insurance Company of Illinois	\$0.00	10/07/2008	
Zurich American Insurance Company	\$0.00	10/07/2008	

SERFF Tracking Number:	ZURC-125843120	State:	Arkansas
First Filing Company:	American Zurich Insurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	CW-CF-27795		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision		
Project Name/Number:	CW-CF-27795/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	10/08/2008	10/08/2008

<i>SERFF Tracking Number:</i>	<i>ZURC-125843120</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CW-CF-27795</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision</i>		
<i>Project Name/Number:</i>	<i>CW-CF-27795/</i>		

## Disposition

Disposition Date: 10/08/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

Status: Filed

Comment: non-adopt the following ISO's Commercial Property Forms revision:

- CF-2007-OFR07 - Commercial Property Coverage Part Multistate Revision of Forms, Rules and Loss Costs to be Implemented in Various Jurisdictions

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

<b>Overall Percentage Rate Indicated For This Filing</b>	0.000%
<b>Overall Percentage Rate Impact For This Filing</b>	0.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	0

<i>SERFF Tracking Number:</i>	<i>ZURC-125843120</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CW-CF-27795</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision</i>		
<i>Project Name/Number:</i>	<i>CW-CF-27795/</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Filed	Yes
<b>Supporting Document</b>	Cover Letter	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>ZURC-125843120</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CW-CF-27795</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision</i>		
<i>Project Name/Number:</i>	<i>CW-CF-27795/</i>		

## Rate Information

Rate data does NOT apply to filing.



SERFF Tracking Number: ZURC-125843120 State: Arkansas  
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$25  
Company Tracking Number: CW-CF-27795  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: CW-CF-27795 - Commercial Property Non-Adoption of ISO Forms Revision  
Project Name/Number: CW-CF-27795/

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 10/08/2008  
**Comments:**  
**Attachment:**  
NAIC PC TD-1.pdf

**Satisfied -Name:** Cover Letter **Review Status:** Filed 10/08/2008  
**Comments:**  
**Attachment:**  
Cover Letter.pdf

**Property & Casualty Transmittal Document**


<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	<b>Group NAIC #</b>
Zurich North America	212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Guarantee and Liability Insurance Company	NY	26247	36-6071400	
American Zurich Insurance Company	IL	40142	36-3141762	
Zurich American Insurance Company	NY	16535	36-4233459	
Zurich American Insurance Company of Illinois	IL	27855	36-2781080	
Colonial American Casualty and Surety Company	MD	34347	52-1096670	
Fidelity and Deposit Company of Maryland	MD	39306	13-3046577	

<b>5. Company Tracking Number</b>	CW-CF-27795
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Deborah A. Freeman 1400 American Lane Schaumburg, IL 60196	Product Analyst	(847) 605-4238	(847) 605-7768	deborah.freeman@zurichna.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Deborah A. Freeman		

**Filing information** (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	1.0000
10. Sub-Type of Insurance (Sub-TOI)	1.0001
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Non-adoption of ISO's Commercial Property Forms Revision
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)

<b>14.</b>	<b>Effective Date(s) Requested</b>	New:	11/01/2008	Renewal:	11/01/2008
<b>15.</b>	<b>Reference Filing?</b>	[ <b>X</b> ] Yes    [   ] No			
<b>16.</b>	<b>Reference Organization (if applicable)</b>	ISO			
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	CF-2007-OFR07 - Commercial Property Coverage Part Multistate Revision of Forms, Rules and Loss Costs to be Implemented in Various Jurisdictions			
<b>18.</b>	<b>Company's Date of Filing</b>	10/07/08			
<b>19.</b>	<b>Status of filing in domicile</b>	[   ] Not Filed   [ <b>X</b> ] Pending   [   ] Authorized   [   ] Disapproved			

**Property & Casualty Transmittal Document—**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CW-CF-27795
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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It is our intention to non-adopt the following ISO's Commercial Property Forms Revision:

CF-2007-OFR07 - Commercial Property Coverage Part Multistate Revision of Forms, Rules and Loss Costs to be Implemented in Various Jurisdictions

We request that this non-adoption filing becomes effective on November 1, 2008.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
 <b>Check #: EFT Submission</b> <b>Amount: \$25.00</b>          <b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b>	

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>				
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

**RATE/RULE FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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☐ Rate Increase      ☐ Rate Decrease      ☐ Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
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		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate indication (when applicable)</b>		
<b>5b</b>	<b>Overall percentage rate impact for this filing</b>		
<b>5c</b>	<b>Effect of Rate Filing – Written premium change for this program</b>		
<b>5d</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>		

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
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<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>9.</b>	<b>Rule # or Page # Submitted for Review</b>	<b>Replacement or withdrawn?</b>	<b>Previous state filing number, if required by state</b>
01		[ ] New [ ] Replacement [ ] Withdrawn	
02		[ ] New [ ] Replacement [ ] Withdrawn	
03		[ ] New [ ] Replacement [ ] Withdrawn	



October 7, 2008

**VIA SERFF FILING**

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
Property and Casualty Division  
1200 West Third Street  
Little Rock, AR 72201-1904

**Reference: Non-Adoption of ISO's Commercial Property Forms Revision**  
**American Guarantee and Liability Insurance Company NAIC 212-26247**  
**American Zurich Insurance Company NAIC #212-40142**  
**Zurich American Insurance Company NAIC #212-16535**  
**Zurich American Insurance Company of Illinois NAIC #212-27855**  
**Colonial American Casualty and Surety Company NAIC #212-34347**  
**Fidelity and Deposit Company of Maryland NAIC #212-39306**  
**Company Filing Number: CW-CF-27795**

**Zurich North America**

1400 American Lane  
Schaumburg, Illinois  
60196-1056

**Telephone:** (847) 605-4238

**Facsimile:** (847) 605-7768

**Internet :**

[www.deborah.freeman@zurichna.com](mailto:www.deborah.freeman@zurichna.com)

Dear Honorable Bowman:

In accordance with the filing requirements of your state, we are advising that it is our intention to non-adopt the following ISO's Commercial Property Forms revision:

- CF-2007-OFR07 - Commercial Property Coverage Part Multistate Revision of Forms, Rules and Loss Costs to be Implemented in Various Jurisdictions

We request that this non-adoption filing becomes effective on November 1, 2008.

This filing is being submitted electronically through SERFF. If you have any questions or concerns regarding this matter, please do not hesitate to contact me.

Sincerely,

Deborah A. Freeman  
Product Analyst  
Regulatory Services  
(847) 605-4238  
(847) 605-7768 (FAX)  
[www.deborah.freeman@zurichna.com](mailto:www.deborah.freeman@zurichna.com)